

CWM Advisory, LLC

FORM ADV PART 2B

INDIVIDUAL DISCLOSURE BROCHURE FOR

LAURA ELIZABETH BALBACK

PERSONAL CRD NUMBER: 6085208

INVESTMENT ADVISER REPRESENTATIVE



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This brochure supplement provides information about **Laura Elizabeth Balback** that supplements the CWM Advisory, LLC brochure. You should have received a copy of that brochure. Please contact Laura Elizabeth Balback if you did not receive CWM Advisory, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Laura Elizabeth Balback is also available on the SEC's website at www.adviserinfo.sec.gov.

UPDATED: 6/30/2021

Item 2: Educational Background and Business Experience

Name: Laura Elizabeth Balback **Born:** 1981

Educational Background and Professional Designations:

Education: Master's in Business Administration, Wilmington University - 2009
BS Accounting / Finance, West Chester University - 2004

Business Background:

04/2019 - Present	Chief Compliance Officer CWM Advisory, LLC
03/2018 - Present	Managing Partner Creative Wealth Management, LLC
10/2018 - 04/2019	Investment Adviser Representative SCF Investment Advisors, Inc.
06/2012 - 03/2018	Director of Operations Creative Wealth Management, LLC
08/2006 - 06/2012	Cost Accountant Mountain Farms of Delaware

Item 3: Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of this advisory business.

Item 4: Other Business Activities

Laura Elizabeth Balback is Chief Compliance Officer & Partner of Creative Wealth Management, LLC. This entity is used for payroll purposes. She spends approximately 15 hours a month on this outside business activity.

Item 5: Additional Compensation

Laura Elizabeth Balback does not receive any economic benefit from any person, company, or organization, other than CWM Advisory, LLC in exchange for providing clients advisory services through CWM Advisory, LLC.

Item 6: Supervision

As the Chief Compliance Officer of CWM Advisory, LLC, Laura Elizabeth Balback supervises all activities of the firm. Laura Elizabeth Balback's contact information is on the cover page of this disclosure document. Laura Elizabeth Balback adheres to applicable regulatory requirements, together with all policies and procedures outlined in the firm's code of ethics and compliance manual.

Laura Elizabeth Balback adheres to all required regulations regarding the activities of an Investment Adviser Representative and follows all policies and procedures outlined in the firm's policies and procedures manual, including the Code of Ethics, and appropriate securities regulatory requirements.

Item 7: Requirements For State Registered Advisers

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. Laura Elizabeth Balback has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.
2. An award or otherwise being found liable in a civil, self-regulatory organization, administrative proceeding involving any of the following:
 - a) an investment or an investment-related business or activity;
 - b) fraud, false statement(s), or omissions;
 - c) theft, embezzlement, or other wrongful taking of property;
 - d) bribery, forgery, counterfeiting, or extortion; or
 - e) dishonest, unfair, or unethical practices.

B. Laura Elizabeth Balback has NOT been the subject of a bankruptcy.